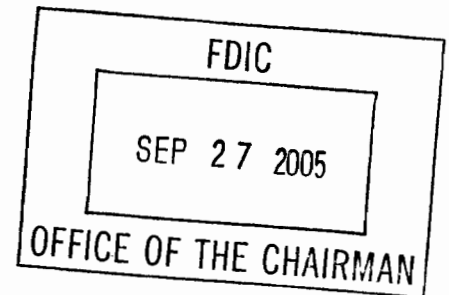


0605-370

September 19, 2005

The Honorable Donald E. Powell
Chairman
Federal Deposit Insurance Corp.
550 17th St., N.W.
Washington, D.C. 20429



IN RE: FDIC Application 20059177 - Wal-Mart

Dear Chairman Powell,

The FDIC application #2005197 - Walmart should be denied.

All the communities in this county that have a bank would be placed in extreme jeopardy if this went into effect and these banks could all possibly be put out of business.

If you're not already aware, I would like to remind you that the people who work at these banks and live in these communities are all hard-working Americans who are actively involved in community activities. For example, banks have floats in their homecoming parades and fall festivals. Local banks also take part in school functions, helping out wherever they can. This is what our country is founded on, not on big business who are interested only in the bottom line.

As I say, America is wonderful, built and resting on the backs of everyday hard-working individuals and families...and always in danger of being swallowed up by big corporations with unlimited resources.

PLEASE, SAY "NO" TO WALMART! All the little Americans would really appreciate it.

Sincerely, (two of the little Americans)

Larry and Mary Talken
4014 Prairie Ridge Road
Quincy, Il. 62305
217-224-2896